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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:)
Limor Schweitzer et al.) Group Art Unit: 2161
Application No. 09/879,683) Examiner: Unassigned
Filed: June 11, 2001) Atty. Docket No. AMDCP006
For: SYSTEM, METHOD AND COMPUTER) Date: January 19, 2006
PROGRAM PRODUCT FOR ALLOWING)
A CARRIER TO ACT AS A CREDIT-)
APPROVAL ENTITY FOR)
E-COMMERCE TRANSACTIONS)

)

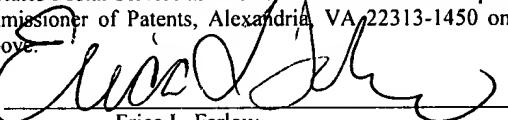
01/24/2006 HLE333 0000003 09879683

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner of Patents, Alexandria, VA 22313-1450 on the date noted above.

Signed:


Erica L. Farlow

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§ 1.56 AND 1.97(c)

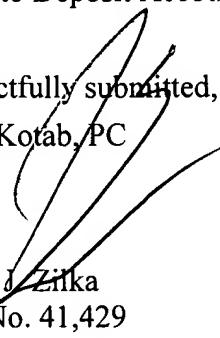
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The reference(s) listed in the attached PTO Form 1449, cop(ies) of which is attached (when necessary), may be material to examination of the above-identified patent application. Applicants submit the reference(s) in compliance with their duty of disclosure pursuant to 37 CFR §§ 1.56 and 1.97. The Examiner is requested to make the reference(s) of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that the reference(s) indeed constitutes prior art.

This Information Disclosure Statement is being filed after the mailing date of a first Office Action. Accordingly, applicants are including payment in the amount of \$180.00 for the fee due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees or credit any overpayment to Deposit Account 50-1351 (Order No. AMDCP006).

Respectfully submitted,
Zilka-Kotab, PC

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JAN 23 2006

Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)			Atty. Docket No. AMDCP006	Application No.: 09/879,683
			Applicant: Limor Schweitzer et al.	
			Filing Date: 06/11/01	Group Art Unit: 2161

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class
	A	6,405,251	06/2002	Bullard et al.	709	224
	B	6,760,417	07/2004	Wallenius	379	114.28
	C	6,608,832	08/2003	Forslow, J.	370	353
	D	6,359,976	03/2002	Kalyanpur et al.	379	134
	E	6,141,404	10/2000	Westerlage et al.	379	118
	F	6,668,046	12/2003	Albal, N.	379	119
	G	6,480,485	11/2002	Kari et al.	370	352
	H	6,747,989	06/2004	Sevanto, J.	370	466
	I	6,396,828	05/2002	Liu, G.	370	352
	J	6,760,416	07/2004	Banks et al.	379	114.01
	K	2002/0032800	03/2002	Puuskari et al.	709	246

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	N	Copy of Office Action from 09/879,681 mailed 09/20/2005
	O	Copy of Office Action from 09/879,681 mailed 06/30/2005
	P	Copy of Office Action from 09/879,681 mailed 11/18/2004
	Q	
	R	

Examiner	Date Considered
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.